

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Thomas William Gerhold
Debtor

Case No. 19-03204-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Feb 25, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2025:

Recip ID	Recipient Name and Address
db	+ Thomas William Gerhold, 51 Huggins Road, Duncannon, PA 17020-7025

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Feb 25 2025 23:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5253744	EDI: GMACFS.COM	Feb 25 2025 23:44:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
5227677	+ EDI: GMACFS.COM	Feb 25 2025 23:44:00	Ally Financial, Attn: Bankruptcy Dept, PO Box 380901, Bloomington, MN 55438-0901
5227678	^ MEBN	Feb 25 2025 18:41:53	Apothaker Scian PC, 520 Fellowship Road, PO Box 5496, Mount Laurel, NJ 08054-5496
5227679	Email/Text: bankruptcy@cavps.com	Feb 25 2025 18:44:00	CAPITAL ONE, CO CAVALRY PORTFOLIO SERVICES LLC, PO BOX 4252, GREENWICH, CT 06831-0405
5235380	Email/Text: bankruptcy@cavps.com	Feb 25 2025 18:44:00	Cavalry SPV I LLC, PO Box 4252, Greenwich, CT 06831-0405
5227680	+ EDI: JPMORGANCHASE	Feb 25 2025 23:44:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
5227680	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 25 2025 18:59:52	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
5227681	EDI: DISCOVER	Feb 25 2025 23:44:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
5230878	EDI: DISCOVER	Feb 25 2025 23:44:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5227675	EDI: IRS.COM	Feb 25 2025 23:44:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
5233556	+ Email/Text: RASEBN@raslg.com	Feb 25 2025 18:43:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5248996	^ MEBN	Feb 25 2025 18:41:30	LAKEVIEW LOAN SERVICING LLC, PO BOX 840, Buffalo, NY 14240-0840
5230905	Email/PDF: resurgentbknofications@resurgent.com	Feb 25 2025 18:59:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5227683	Email/Text: camanagement@mtb.com	Feb 25 2025 18:44:00	M & T Bank, Attn: Bankruptcy, PO Box 844,

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			Buffalo, NY 14240
5249484	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 25 2025 18:44:00	Midland Funding LLC, PO Box 2037, Warren, MI 48090-2037
5227676	EDI: PENNDEPTREV	Feb 25 2025 23:44:00	PA Department of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5227676	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 25 2025 18:44:00	PA Department of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5253526	EDI: PRA.COM	Feb 25 2025 23:44:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5228214	^ MEBN	Feb 25 2025 18:41:58	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5227684	+ EDI: SYNC	Feb 25 2025 23:44:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5227684	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 25 2025 18:59:39	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5227685	+ EDI: USAA.COM	Feb 25 2025 23:44:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
5249084	EDI: AIS.COM	Feb 25 2025 23:44:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5249084	Email/PDF: ebn_ais@aisinfo.com	Feb 25 2025 18:59:52	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5227686	Email/Text: pitbk@weltman.com	Feb 25 2025 18:44:00	Weltman Weinberg & Reis, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LakeView Loan Servicing, LLC
cr		M & T Bank
5227682		LOCAL TAXES - NEED INFORMATION

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC blemon@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Gary J Imblum	on behalf of Debtor 1 Thomas William Gerhold gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Thomas William Gerhold

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5225

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-03204-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Thomas William Gerhold
aka Tom Gerhold2/25/25**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.